



TEXAS OFFICE OF CONSUMER
CREDIT COMMISSIONER

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Data contained within the below summary represents aggregated statewide annual data reported by credit access businesses (CABs) as of 3/26/2018. The OCCC reviewed the data for reasonableness. The OCCC may receive amended or corrected data submissions and periodic revisions are published when significant. The OCCC will request verification from the licensee of any data that is found to be questionable or unreasonable.

Section 83.5001 of the Texas Administrative Code requires CABs to file annual data reports with the Office of Consumer Credit Commissioner (OCCC) identifying loan activity associated with

- single and installment deferred presentment (payday) loans, and
- single and installment auto title loans.

Data Limitations

Data provided by reporting CABs reflects location-level activity for the identified year. Each licensed location is treated as an individual reporting unit. If data was compiled from individual customers, it could produce different results.

The data presented in the following summary represents CAB submissions via electronic and manual reporting, to include any corrected data, of annual activity as of March 26, 2018.

Credit Access Business (CAB) Annual Data Report, CY 2017

Item Number	Item Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Title Loans
1	Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance.	647,793	670,716	38,006	57,818
2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year. ¹				
2A	Refinancing 1 time	168,197	69,011	12,953	9,327
2B	Refinancing 2-4 times	252,853	49,336	21,873	6,874
2C	Refinancing 5-6 times	37,683	5,790	8,794	1,445
2D	Refinancing 7-10 times	36,540	3,281	9,808	1,249
2E	Refinancing more than 10 times	20,340	1,296	10,748	1,751

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¹ Item 2 collects information on the number of time a loan was refinanced before it was ultimately paid off. Data includes all loans paid out in the calendar year that had been refinanced prior to being paid in full, regardless of when the loan was originated.

Item Number	Item Description	Single Payment Deferred Presentment Transaction	Installment Deferred Presentment Transaction	Single Payment Auto Title Loans	Installment Title Loans
3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.	\$330,417,420	\$949,896,262	\$136,666,598	\$234,801,022
4	Total number of extensions of consumer credit or refinances where the CAB repaid the third-party lender under a contractual obligation, guaranty, or letter of credit.	390,316	631,515	90,846	60,074
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	549,954	732,695	129,415	93,112
6	Total number of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amounts).				
6A	\$0 - \$250	338,067	219,963	6,489	8,439
6B	\$251 - \$500	559,996	345,895	28,323	33,454
6C	\$501 - \$750	150,743	177,383	27,944	17,816
6D	\$751 - \$1000	97,765	133,898	19,822	20,056
6E	\$1001 - \$1500	49,253	67,669	30,709	15,353
6F	\$1501 - \$2000	9,685	28,666	19,187	8,996
6G	\$2,001 - \$2,500	23	4,876	14,059	3,917
6H	\$2,501 - \$3,000	12	4,253	8,081	2,932
6I	\$3,001 - \$5,000	6	22	15,540	3,878
6J	\$5,001 - \$7,500	0	0	5,686	898
6K	Over \$7,500	0	0	2,728	560
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$61,636,177	\$38,313,269	\$1,248,044	\$1,581,315
7B	\$251 - \$500	\$226,123,703	\$135,122,364	\$11,340,128	\$13,730,069
7C	\$501 - \$750	\$94,639,780	\$112,636,212	\$17,285,538	\$11,190,720
7D	\$751 - \$1000	\$88,623,756	\$117,759,554	\$17,518,371	\$18,596,908
7E	\$1001 - \$1500	\$62,926,865	\$87,549,660	\$36,760,093	\$20,042,006
7F	\$1501 - \$2000	\$16,941,162	\$52,737,077	\$32,608,556	\$16,738,157
7G	\$2,001 - \$2,500	\$53,684	\$11,085,397	\$30,601,172	\$9,128,268
7H	\$2,501 - \$3,000	\$34,991	\$12,373,383	\$21,830,421	\$8,430,303
7I	\$3,001 - \$5,000	\$23,757	\$79,806	\$57,490,911	\$15,423,856
7J	\$5,001 - \$7,500	\$0	\$0	\$32,804,940	\$5,461,177
7K	Over \$7,500	\$0	\$0	\$25,446,244	\$6,186,372

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Item Number	Item Description	Single Payment Deferred Presentment Transaction	Installment Deferred Presentment Transaction	Single Payment Auto Title Loans	Installment Auto Title Loans
8	Total number of refinances on extensions of consumer credit originated in the report year.	1,511,874	221,232	336,753	56,993
9	Total dollar amount of extensions of consumer credit for the report year.	\$551,003,931	\$567,656,822	\$284,934,478	\$126,509,160
10	Total dollar amount of refinances for the report year.	\$846,647,697	\$208,653,553	\$622,908,720	\$70,099,659
	Number of locations reporting activity in each category	984	1,004	1,174	797
	Total Number of Companies Reporting				2,193